I support HB4301.

I am deeply concerned about the proposed drastic measures to "fix" the Michigan Auto No-Fault Insurance. I strongly disagree with creating new and expanded limitations on PIP benefits in the form of managed care, shortened claim limitation periods, caps, and, new limitations on the rights of accident victims in the form of increased injury severity requirements

I believe these changes will outright deprive auto accident victims the right to pursue claims for damages against negligent and drunk drivers.

Of great distress to me is that no-fault insurance companies are succeeding in their effort to break the very foundation of the promise to guarantee us appropriate and necessary care for as long as the debilitating injuries caused by the accident are present – in some cases lifetime.

I understand that insurance companies have, over the past few years, won important appellate decisions resulting in loss of rights and benefits of injured people. I feel that our judicial system took a myopic fiscal view in their attempt to "fix" what is perceived to be a problem. This in turn has eroded the no-fault law to a dangerous point.

I support HB 4301.

Sincerely,

Jan J. Stokosa

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